

Bank of India Liquid Fund



An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

Investment Objective

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. There is no assurance that the investment objective of the scheme will be achieved.

Fund Manager



Mithraem Bharucha

Over 15 years of experience in Fixed Income market domain & investment strategy development.

Credit Profile

83.47%

A1+

15.98%

Sovereign

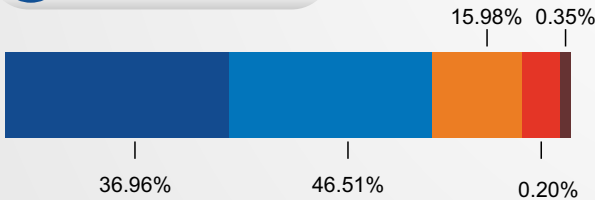
0.35%

Cash and Net
Receivable/(Payable)

0.20%

Others

Composition by Assets



Duration

- Certificate of Deposit
- Commercial Paper
- Government Bond & Treasury Bills
- Corporate Debt Market Development Fund
- Cash and Net Receivable/(Payable)

Other Parameters

Average/
Residual
Maturity

0.13 Years

Macaulay
Duration

0.14 Years

Modified
Duration

0.14 Years

Annualised
Yield

6.39%

Date of Allotment

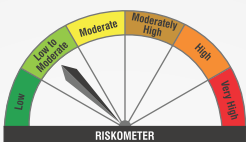
July 16, 2008

Benchmark

Tier 1: CRISIL Liquid Debt A-I Index

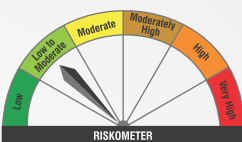
Product Label

Risk-o-meter is based on the scheme portfolio as on April 30, 2025



Investors understand that their principal will be at low to moderate risk

Benchmark[#] Risk-o-meter as on April 30, 2025



Benchmark riskometer is at low to moderate risk

Bank of India Liquid Fund (An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

This product is suitable for investors who are seeking*:

- Income over short term.
- Investment in Debt and Money Market Instruments.

*Investors should consult their financial advisor if they are not clear about the suitability of the product.

#Tier 1: CRISIL Liquid Debt A-I Index

Fund Performance - Regular Plan

(As on April 30, 2025)

| Fund Manager - Mithraem Bharucha | | | | Current Value of Standard Investment of ₹ 10000 | | |
|----------------------------------|----------------------|-------------------------------|------------------------------------|---|-------------------------------|------------------------------------|
| Period [@] | Scheme Returns (%) ^ | Tier 1 Benchmark Returns* (%) | Additional Benchmark Returns** (%) | Scheme Returns (₹) | Tier 1 Benchmark Returns* (₹) | Additional Benchmark Returns** (₹) |
| 7 Days | 5.5038% | 5.7365% | 7.8821% | 10,010 | 10,011 | 10,015 |
| 15 Days | 5.9203% | 5.9031% | 8.1550% | 10,024 | 10,024 | 10,032 |
| 30 Days | 7.2293% | 6.9493% | 11.8294% | 10,058 | 10,055 | 10,092 |
| 1 year | 7.3548% | 7.2072% | 7.8603% | 10,735 | 10,721 | 10,786 |
| 3 years | 6.8876% | 6.8429% | 6.6456% | 12,214 | 12,199 | 12,131 |
| 5 years | 5.4759% | 5.5353% | 5.4537% | 13,057 | 13,093 | 13,043 |
| Since inception* | 6.7037% | 6.8222% | 6.4198% | 29,750 | 30,311 | 28,448 |

#CRISIL Liquid Debt A-I Index
##CRISIL 1 Year T-bill Index

^ Past performance may or may not be sustained in the future.
Date of Allotment - March 18, 2009

Above returns are in Compounded Annual Growth Rate (CAGR).

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.

2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.

3. Different plans shall have a different expense structure.

For performance of other schemes managed by Mr. Mithraem Bharucha and direct plan of this scheme, [click here](#)

Potential Risk Class Matrix

| Interest Rate Risk | Credit Risk | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Relatively Low (Class I) | | B-I | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

All data are as on April 30, 2025